

where any of the above steps may be performed in any order, and any of the steps may be performed simultaneously.

FIG. 1a
PRIOR ART

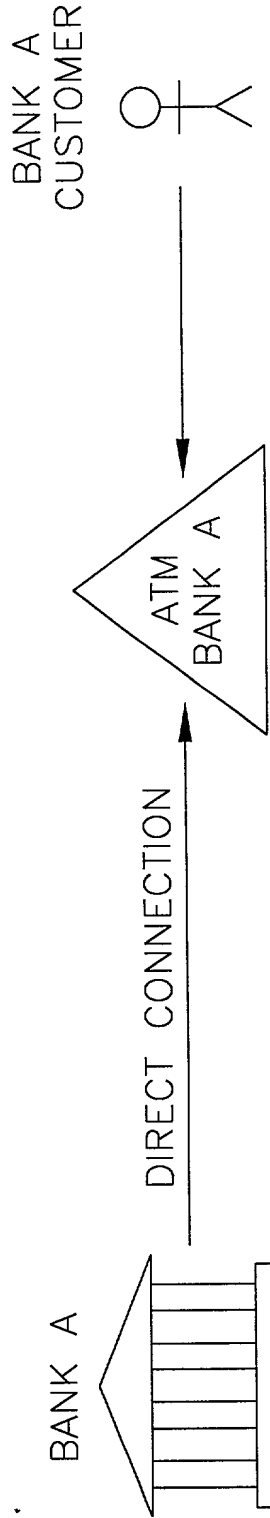


FIG. 1b
PRIOR ART

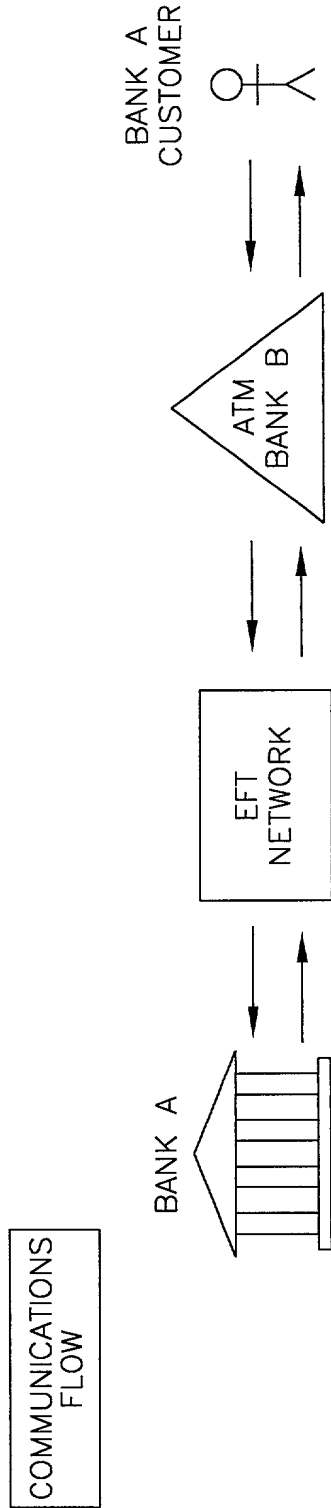
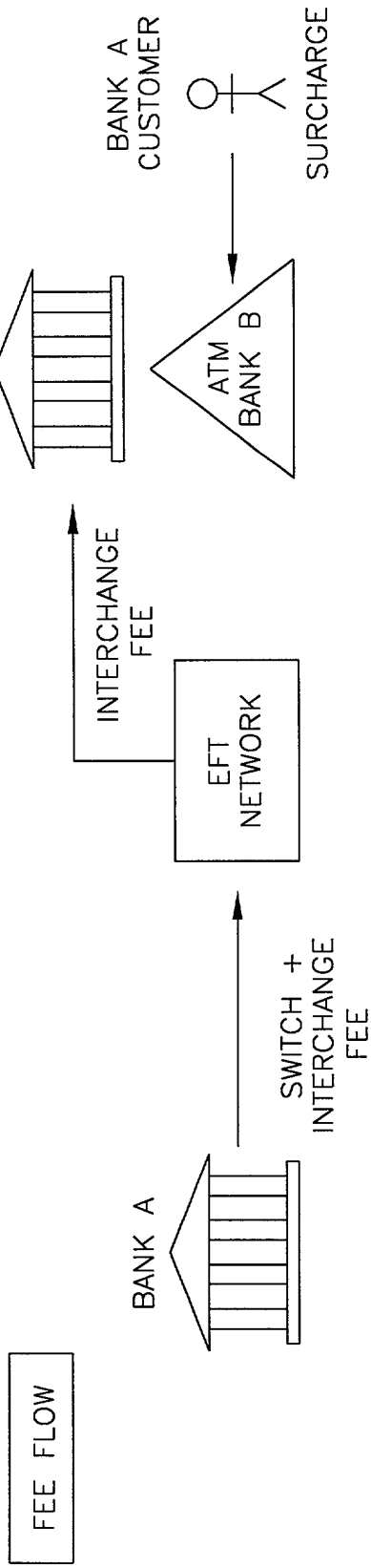


FIG. 1c
PRIOR ART

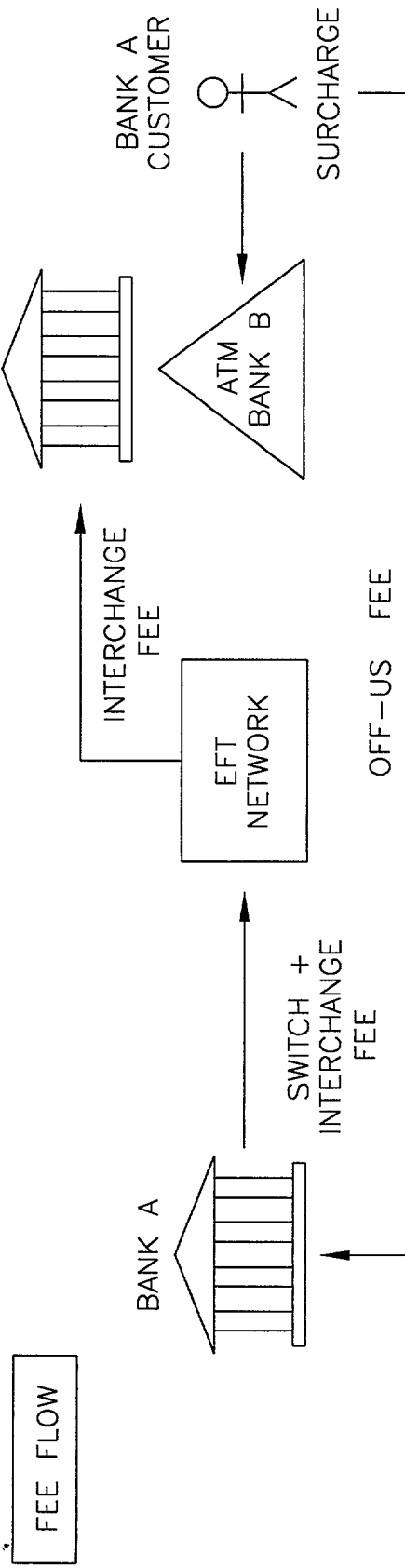


FIG. 1d
PRIOR ART

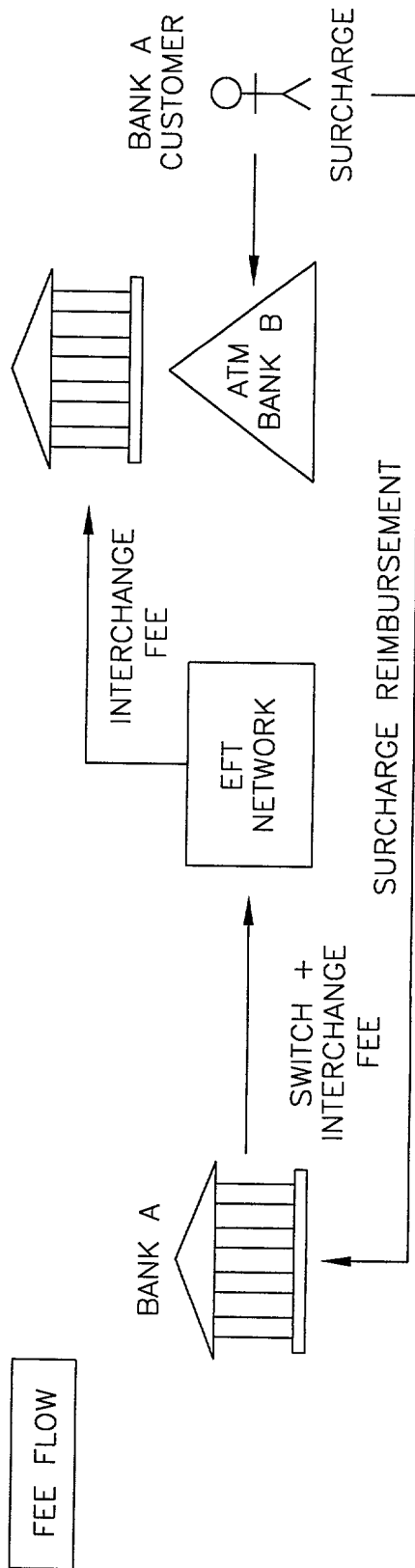
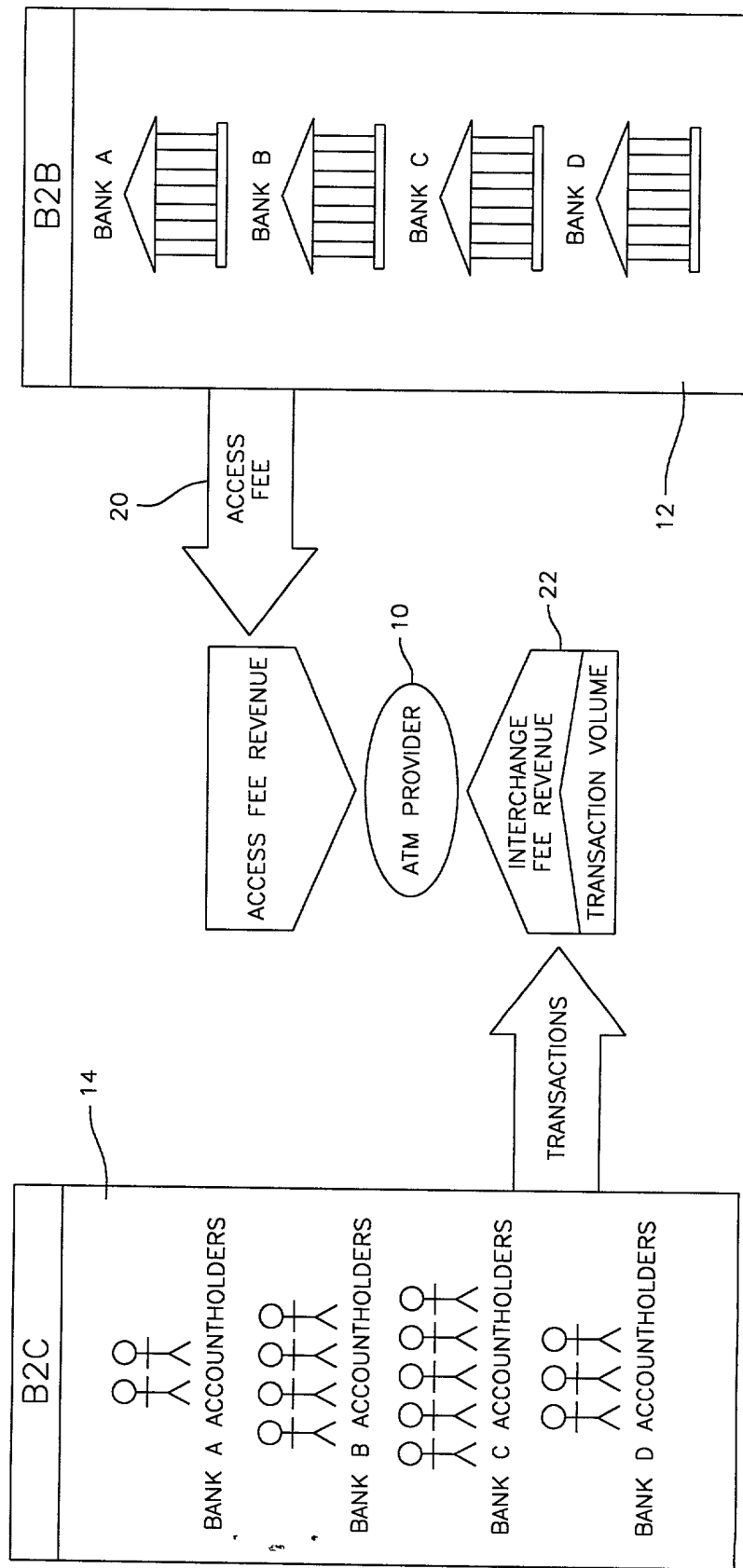


FIG. 2



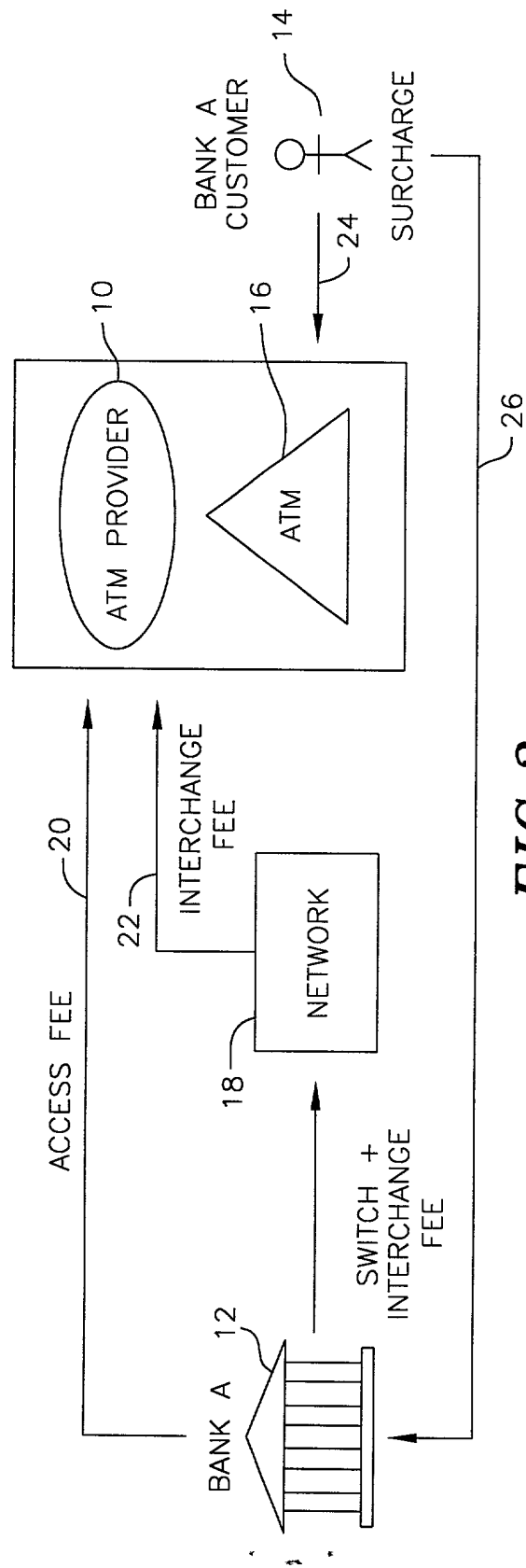
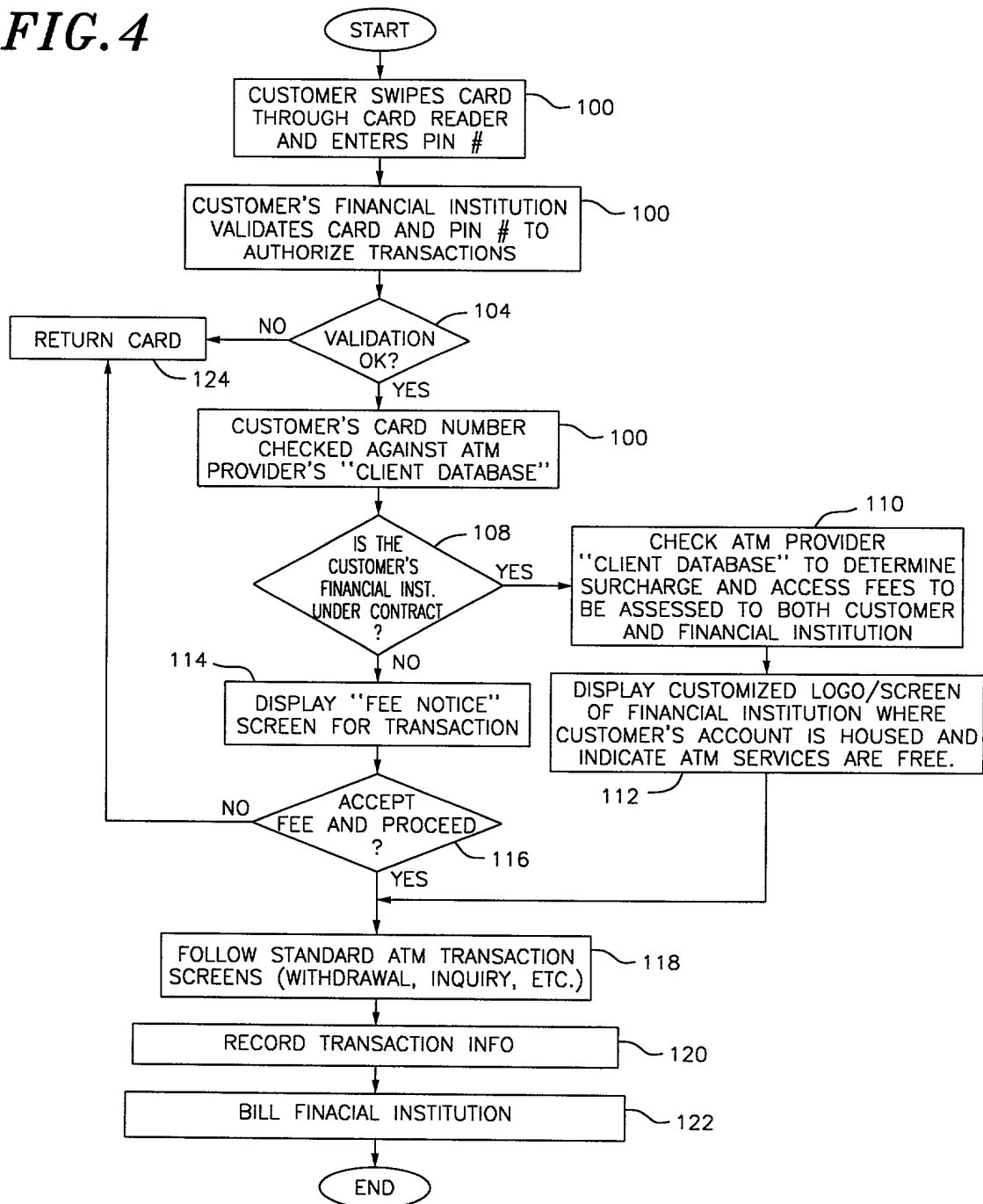


FIG. 3

FIG. 4



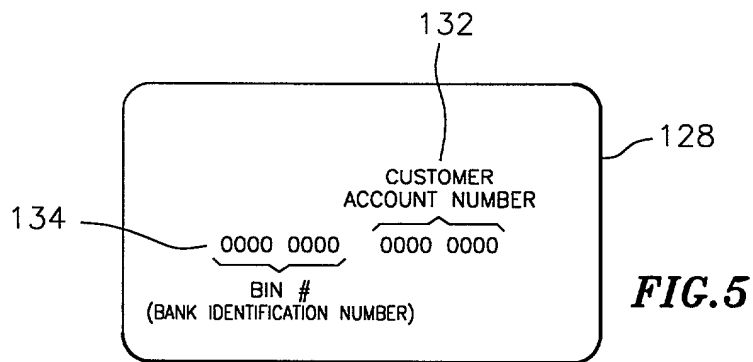


FIG. 5

ATM PROVIDER FINANCIAL INSTITUTION CLIENT DATABASE			
FINANCIAL INSTITUTION	BIN #	ACCESS FEE	ATM COVERAGE
BANK A	0000 0001	\$0.75 PER TRANSACTION	ALL U.S.
BANK B	0000 1000	\$2.00 PER MONTH PER CUSTOMER	CA ONLY
⋮	⋮	⋮	⋮

FIG. 6

ATM PROVIDER CONSUMER CLIENT DATABASE		
CUSTOMER	ACCOUNT #	EXPIRATION DATE
JOHN DOE	0000 0001 0002 0003	9/31/04
⋮	⋮	⋮

FIG. 7

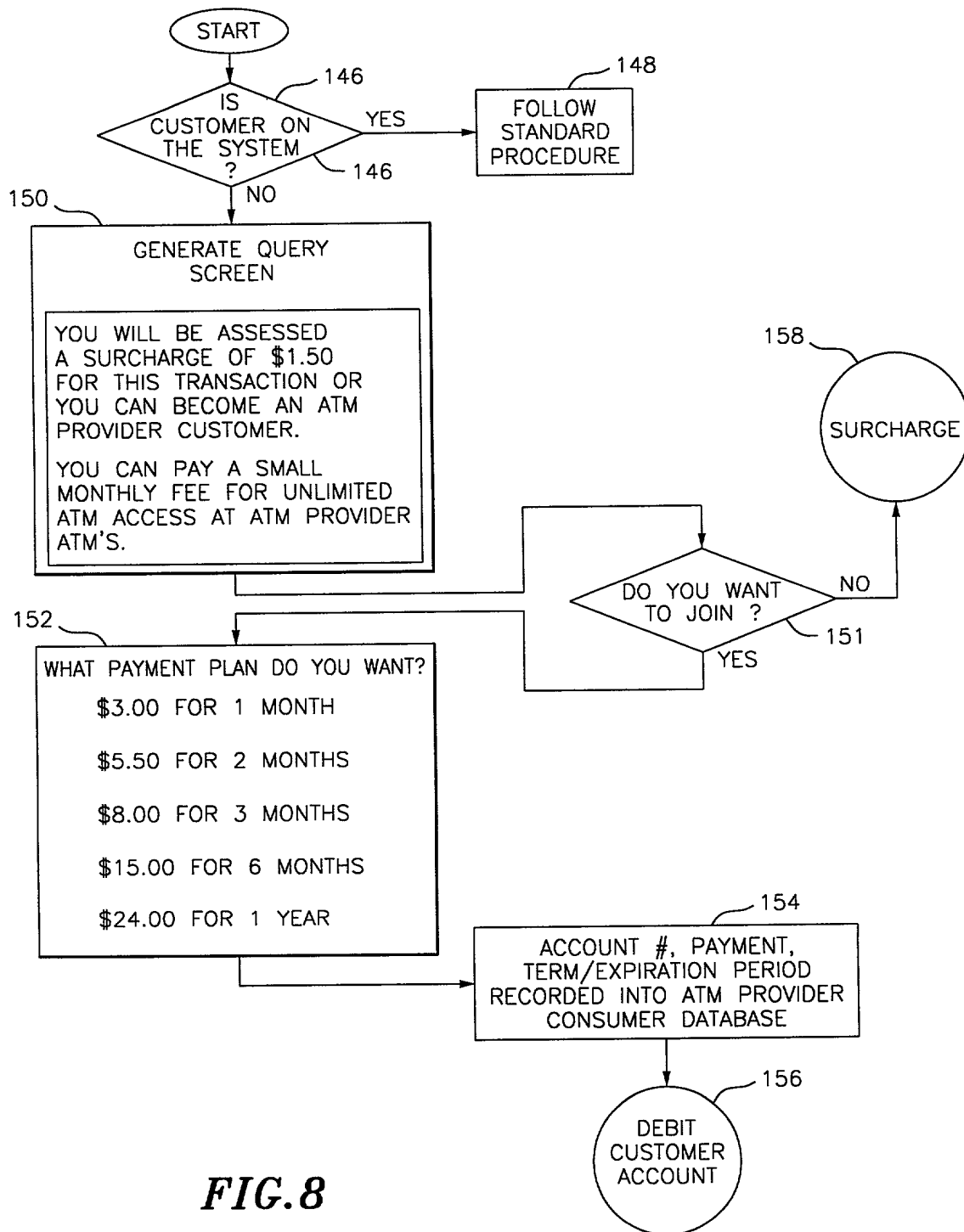


FIG.8